

Fill in this information to identify the case:

Debtor 1 Robin Bradley

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Missouri

Case number 16-45511

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as  
Trustee of the PRP II Pals Investments Trust

Court claim no. (if known): N/A

Last 4 digits of any number you use to  
identify the debtor's account:

9 9 3 7

Date of payment change:

Must be at least 21 days after date  
of this notice 10/01/2019

New total payment: \$ 1,993.37  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

#### 1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

#### 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 11.25344%

New interest rate: 10.59875%

Current principal and interest payment: \$ 1,339.09

New principal and interest payment: \$ 1,286.54

### Part 3: Other Payment Change

#### 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Robin Bradley  
First Name Middle Name Last Name

Case number (if known) 16-45511

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**/s/ D. Anthony Sottile  
Signature

Date 07/24/2019

Print: D. Anthony Sottile  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180  
Number Street

Loveland OH 45140  
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com



323 FIFTH STREET  
EUREKA CA 95501

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

ROBIN L BRADLEY  
4079 CALAVERA DR  
FLORISSANT MO 63033

July 19, 2019

RE: Loan Number [REDACTED]

### Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

### Changes to Your Mortgage Interest Rate and Payments on September 1, 2019

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on September 1, 2019, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	11.25344%	10.59875%
Total Monthly Payment	\$2,045.92	\$1,993.37 (due October 1, 2019)

**IMPORTANT:** To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

**Interest Rate:** We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the WSJ 6 Month LIBOR and your margin is 8.40%. The WSJ 6 Month LIBOR index is published Daily in The Wall Street Journal.

**Rate Limits:** Your rate cannot go higher than 16.40%, or lower than 8.40% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

**New Interest Rate and Monthly Payment:** The table above shows your new interest rate and new monthly payment. These amounts are based on the WSJ 6 Month LIBOR index, your margin, your loan balance of 122,682.24, and your remaining loan term of 210 months.

**Prepayment Penalty:** None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Jasmine Alves  
Title: Asset Manager  
Toll Free Number: (800) 603-0836, ext: 2727

**\*If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 10/01/2019.**

**\*\*The index value used is the published value, as of the effective date stated on your Note, in the printed edition of the Wall Street Journal.**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
ST. LOUIS DIVISION**

In Re:	Case No. 16-45511
Robin Bradley	Chapter 13
Debtor.	Judge Barry S. Schermer

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**CERTIFICATE OF SERVICE**

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I certify that on July 24, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Jack Justin Adams, Debtor's Counsel  
contact@thinkadamslaw.com

Diana S. Daugherty, Chapter 13 Trustee  
standing\_trustee@ch13stl.com

Office of the United States Trustee  
ustpreion13.sl.ecf@usdoj.gov

I further certify that on July 24, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Robin Bradley, Debtor  
4079 Calavera Drive  
Florissant, MO 63033

Dated: July 24, 2019

/s/ D. Anthony Sottile  
D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: bankruptcy@sottileandbarile.com